

Information to identify the case:

Debtor 1	Michelle Harakaly	Social Security number or ITIN	xxx-xx-0032
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-35478-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michelle Harakaly
aka Michelle L. Erdman

3/29/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michelle Harakaly
 Debtor

Case No. 17-35478-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db +Michelle Harakaly, 8 Lafayette Ln, Cherry Hill, NJ 08003-2543
 517239681 American National Recovery Group Inc., 411 Pennsylvania Ave, Matamoras, PA 18336-1619
 517242194 +Anna Rybakova, 9737 63rd Rd, 9J, Rego Park, NY 11374-1622
 517239684 Connecticut Light & Power, 66 Curtis St, New Britain, CT 06052-1326
 517239687 Gregory L. Woodruff, PO Box 285, Columbia, CT 06237-0285
 517239688 Integrity Credit Service, LLC, 705 N Mountain Rd, Newington, CT 06111-1412
 517239692 MRLP, LLC, 50 Weston St, Hartford, CT 06120-1504
 517239690 Mansfield City Tax Collector, 4 S Eagleville Rd, Storrs, CT 06268-2574
 517239691 McCalla Raymer Leibert Pierce, LLC, 50 Weston St, Hartford, CT 06120-1504
 517242195 Michael Harakaly, 50 Lafayette Ln, Cherry Hill, NJ 08003-2538
 517239693 Segal and Iyer, 501 NJ-73 # 202, Marlton, NJ 08053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2018 02:40:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2018 02:40:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr EDI: FORD.COM Mar 30 2018 06:23:00 Ford Motor Credit Company, LLC, PO Box 62180,
 Colorado Springs, MO 80962

517239682 EDI: CAPITALONE.COM Mar 30 2018 06:24:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285

517239683 EDI: WFNNB.COM Mar 30 2018 06:23:00 Comenity Bank/ Victoria Secret, Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125

517239685 EDI: CONVERGENT.COM Mar 30 2018 06:24:00 Convergent Outsourcing, Inc., 800 SW 39th St,
 Renton, WA 98057-4975

517239686 EDI: FORD.COM Mar 30 2018 06:23:00 Ford Credit, 1 American Rd, Dearborn, MI 48126-2701

517239689 EDI: CBSKOHL.COM Mar 30 2018 06:23:00 Kohls's, PO Box 3043, Milwaukee, WI 53201-3043

517239694 E-mail/Text: jennifer.chacon@spservicing.com Mar 30 2018 02:42:01
 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517239678 ##Storrs Family Dentistry, 1022 Storrs Rd, Storrs, CT 06268-2639

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Anthony Arechavala on behalf of Debtor Michelle Harakaly legaloptions@comcast.net,
 legaloptions@comcast.net

John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as trustee, on
 behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series
 NC 2005-HE8, Asset Backed Pass-Through Certificates, Seri rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 20

Date Rcvd: Mar 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William E. Craig on behalf of Creditor Ford Motor Credit Company, LLC
mortoncraigecf@gmail.com, mortoncraigecf@gmail.com

TOTAL: 6